WHAT IS CLAIMED IS:

1. A method of providing a multimedia conference between a plurality of user devices over a network, comprising:

identifying information services to be provided to at least one of the plurality of user devices during the multimedia conference; and

providing multimedia conference signals to the at least one of the plurality of user devices, wherein the multimedia conference signals include the identified information services.

2. The method of claim 1, further comprising:

receiving start-up signals from one of the plurality of user devices;

sending start-up requests to the others of the plurality of user devices; and

receiving start-up signals from each of the others of the plurality of user devices in response to the start-up requests,

wherein the start-up signals include information for the identifying of the information services to be provided to the at least one of the plurality of user devices.

3. The method of claim 1, wherein at least two of the plurality of user devices request different information services, and

wherein providing multimedia conference signals comprises sending multimedia conference signals that selectively include the requested information services to each of the at least two of the plurality of user devices.

4. The method of claim 3, further comprising:

determining whether the information services of the at least two of the plurality of user devices are to be provided continuously or non-continuously, and

wherein providing the multimedia conference signals further comprises at least one of continuously and non-continuously including the requested information services in the multimedia conference signals.

5. The method of claim 4, wherein the start-up signals include information for determining whether the information services are to be provided continuously or non-continuously.

6. The method of claim 4, further comprising:

determining one of the plurality of user devices to be a speaker of the multimedia conference; and

discontinuing information services to any of the at least two of the plurality of user devices that requests non-continuous information services and that is determined to be the speaker.

7. The method of claim 3, wherein sending multimedia conference signals that include the requested information services comprises at least one of sending real-time information from a service provider to the respective end user and sending stored information from a database to the respective end user.

8. The method of claim 2, further comprising:

receiving a request from a user device to change the information for the identifying of the information service to be provided to the respective user device.

9. The method of claim 3, wherein sending multimedia conference signals that selectively include the requested information services comprises providing the requested information services as at least one of superimposed text, a banner, a split-screen, and a picture-in-picture.

10. A communication apparatus for providing a multimedia conference between a plurality of user devices over a network, comprising:

a controller; and

a memory, wherein the controller identifies information services to be provided to at least one of the plurality of user devices during the multimedia conference and provides multimedia conference signals to the at least one of the plurality of user devices, wherein the multimedia conference signals include the identified information services.

11. The communication apparatus of claim 10, wherein the controller receives start-up signals from one of the plurality of user devices, sends start-up requests to others of the plurality of user devices, and receives start-up signals from each of the others of the plurality of user devices in response to the start-up requests, and wherein the start-up signals include information for identifying the information services to be provided to the at least one of the plurality of user devices.

12. The communication apparatus of claim 10, wherein at least two of the plurality of user devices request different information services, and wherein the controller sends multimedia conference signals that selectively include the requested information services to each of the at least two of the plurality of user devices.

13. The communication apparatus of claim 12, wherein the controller determines whether the information services of the at least two of the plurality of user devices are to be provided continuously or non-continuously and provides the information services in the multimedia conference signals in accordance with the determination.

14. The communication apparatus of claim 13, wherein the start-up signals include information for determining whether the information services are to be provided continuously or non-continuously.

15. The communication apparatus of claim 13, wherein the controller determines one of the plurality of user devices to be a speaker of the multimedia conference and discontinues information services to any of the at least two of the plurality of user devices that requests non-continuous information services and that is determined to be the speaker.

16. The communication apparatus of claim 12, wherein the multimedia conference signals that include the requested information services comprise at least one of real-time information from a service provider and stored information from a database

17. The communication apparatus of claim 11, wherein the controller receives a request from a user device to change the information for identifying the information service to be provided to the respective user device.

18. The communication apparatus of claim 12, wherein the controller provides the requested information services as at least one of superimposed text, a banner, a split-screen, and a picture-in-picture.